ψ\

JAN/3693

PTO/SB/81 (01-06) Approved for use through 12/31/2008. OMB 0651-0035

AUS920010746US1

EUnder the Paperwork Reduction Act of 1995, no persons are re	U.S. Patent and equired to respond to a collection of i	Approved for use through 123 1/2008. OMB 0631-0036 Trademark Office; U.S. DEPARTMENT OF COMMERCE nformation unless it displays a valid OMB control number.			
8	Application Number	10/046,997			
POWER OF ATTORNEY and CORRESPONDENCE ADDRESS INDICATION FORM	Filing Date	01/16/2002			
	First Named Inventor	Michael W. Brown Credit Authorization System and			
	Title				
	Art Unit	3693			
INDICATION FORM	Examiner Name	K. Bartley			

Attorney Docket Number

I hereby revoke a	all previo	ous powers of attorney give	en in the abo	ve-ide	entified applica	ition.	
I hereby appoint:							
Practitioners a	ssociated	with the Customer Number:		35,	525		
Practitioner(s)	named be	low:					
	. Name			Registration Number			
,				····	·		
		-					
as my/our attorney(s) Trademark Office cor	or agent(nected th	 s) to prosecute the application in erewith. 	dentified above,	and to t	ransact all busine	ss in the l	Jnited States Patent and
Please recognize or o	change the	e correspondence address for the	e above identifi	ad annli	cation to:		
	_			• •	cation to.		
OR OR	s associat	ed with the above-mentioned Co	JStomer Number	:			
The address	n nonnaint	ted with Customer Number:					
OR	S 4550Cld	ed with Customer Number.					
Firm or Individua	l Name						
Address							7 1000
City				State			Zip
Telephone	-			Email	7.46.4		
I am the:							
Applicant/In	ventor.						!
		the entire interest. See 37 CFR FR 3.73(b) is enclosed. (Form F					
SIGNATURE of Applicant or Assignee of Record							
Signature	\mathbb{Z}_{ι}	machande	1 /n			Date	6-27-07
Name		. Anderson, Reg. No. 46,412	/		Т	elephone	703-299-1450
Title and Company	_	gram Manager, IBM Corporation					
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.							
*Total of		forms are submitted.					

This collection of information is required by 37 CFR 1.31, 1.32 and 1.33. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/SB/96 (04-07)
Approved for use through 09/30/2007. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

STATEMENT UNDER 37 CFR 3.73(b)
Applicant/Patent Owner: Michael Wayne Brown et al Docket No: AUS920010746US1
Application No./Patent No.: 10/046,997 Filed/Issue Date: 1/16/2002
Entitled: CREDIT AUTHORIZATION SYSTEM AND METHOD
International Business Machines Corporation , a Corporation, Armonk, New York (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)
states that it is: 1. ✓ the assignee of the entire right, title, and interest; or
2. an assignee of less than the entire right, title and interest (The extent (by percentage) of its ownership interest is%)
in the patent application/patent identified above by virtue of either:
A An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 012508, Frame 0724, or for which a copy thereof is attached.
OR B. A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:
1. From: To:
1. From:
2. From: To:
The document was recorded in the United States Patent and Trademark Office at Reel, Frame, or for which a copy thereof is attached.
From:To:To:To:
The document was recorded in the United States Patent and Trademark Office at Reel, Frame, or for which a copy thereof is attached.
Additional documents in the chain of title are listed on a supplemental sheet.
As required by 37 CFR 3.73(b)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.
[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. <u>See MPEP</u> 302.08]
The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.
Linner Andriaca (6-27-07
Signature Date
Lynne D. Anderson, Reg. No. 46.412 703-299-1450
Printed or Typed Name Telephone Number
Sr. Program Manager, USPTO Liaison Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



North Castle Drive Armonk, NY 10504

LETTER OF AUTHORITY

I, Patrick Toole, Vice President, Intellectual Property and Standards of International Business Machines Corporation (IBM), a New York corporation, do hereby delegate the authority to approve and execute documents on behalf of IBM relating to proceedings in the Patent, Trademark Registration or Copyright offices servicing any country or region of the world, or to related appeal proceedings, including, but not limited to: petitions; powers of Attorney, authorizations; verification; nominations of representatives; declarations; documents relating to maintenance and defense of the resulting industrial property rights; assignments of rights to apply for and acquire patents and trademark registrations; and evidence of such assignments; requests for the registration of patents as available for licensing, reports of inventions and petitions for waiver of patent rights to any department or agency of the United States Government; and, assignments, licenses and other instruments confirmatory of Government rights in patents and inventions, to Lynne D. Anderson, program manager, U.S. Patent and Trademark Office liaison.

Date:

Patrick Toole

Vice President, Intellectual Property & Standards International Business Machines Corporation